

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/387,764  
Filed : September 1, 1999  
Applicant : Ganesan, et al.  
Title : Electronic Billing With Updateable  
Electronics Bill Summary  
  
TC/AU : 3628  
Examiner : Nga B. Nguyen  
  
Docket No. : 23952-0016  
Customer No. : 29052

### **AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-Final Office Action mailed March 16, 2007, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that the all of the claims of the patent application are patentable, and that the application be allowed.

**The Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.